

Information to identify the case:

Debtor 1	Terry Matthews Ramirez	Social Security number or ITIN	xxx-xx-2477
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Cheryl Lynn Ramirez	Social Security number or ITIN	xxx-xx-5452
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Michigan	Date case filed for chapter	13 6/26/18
Case number:	18-21268-dob		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

The court will dismiss this case without a hearing if the debtor(s) do not timely file all the required documents and if no request for a hearing on dismissal is filed within 21 days after the petition is filed. The Clerk will give notice of the hearing on dismissal only to the party requesting the hearing, the debtor and the trustee.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Terry Matthews Ramirez	Cheryl Lynn Ramirez
2. All other names used in the last 8 years		
3. Address	829 Pawtucket Drive Hope, MI 48628	829 Pawtucket Drive Hope, MI 48628
4. Debtor's attorney Name and address	Joshua M. Reinert Reinert & Reinert 3434 Davenport Avenue Saginaw, MI 48602	Contact phone: (989) 799-8860
5. Bankruptcy trustee Name and address	Thomas McDonald 3144 Davenport Saginaw, MI 48602	Contact phone: (989) 792-6766
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Address of the Bankruptcy Clerk's Office: 111 First Street Bay City, MI 48708 Contact phone: 989-894-8840	For the Court: Clerk of the Bankruptcy Court: Katherine B. Gullo Hours open: 8:30am-4:00pm Monday-Friday Date: 6/27/18

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 2, 2018 at 08:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 101 First St., Suite 103, Bay City, MI 48708
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) ora complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/1/18 Filing deadline: 9/4/18 Filing deadline: 12/24/18 (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1))
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Hearing on Confirmation of Plan	The deadline for filing objections to the confirmation of the plan is 21 days from the date first set for the meeting of creditors. The hearing on confirmation will be held on: 9/13/18 at 08:30 AM, Location: U.S. Bankruptcy Court Courtroom, 111 First St., Bay City, MI 48708	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.	

United States Bankruptcy Court
Eastern District of Michigan

In re:
Terry Matthews Ramirez
Cheryl Lynn Ramirez
Debtors

Case No. 18-21268-dob
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0645-1

User: weric
Form ID: 309I

Page 1 of 4
Total Noticed: 160

Date Rcvd: Jun 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2018.

db/jdb +Terry Matthews Ramirez, Cheryl Lynn Ramirez, 829 Pawtucket Drive, Hope, MI 48628-9716
tr +Thomas McDonald, 3144 Davenport, Saginaw, MI 48602-3494
25411819 +Advanced Diagnostic Imaging, P.C., 3400 N Center Road, Saginaw, MI 48603-7920
25411822 +American Profit Recovery, 34505 W. 12 Mile Road Ste 333, Farmington Hills, MI 48331-3288
25411825 +Aurora Diagnostic, 2620 Horizon Drive SE #100, Grand Rapids, MI 49546-7520
25411829 +BEAUMONT HEALTH SYSTEM, PO BOX 5042, TROY MI 48007-5042
(address filed with court: Beaumont Hospital, 750 Stephenson Highway, Troy, MI 48007-5042)
25411828 +Beaumont Hospital, 29777 Telegraph Road Ste 3651, Southfield, MI 48034-7668
25411832 BlueGreen Resorts, P.O. Box 105192, Atlanta, GA 30348-5192
25411831 +Bluegreen Corp, Attn: Mortgage Dept, 4960 Conference Way N, Ste 100,
Boca Raton, FL 33431-4413
25411833 +Brian E. Bailey, DDS, 308 Dartmouth Dr, Midland, MI 48640-4524
25411834 +Brian Griffin, 1725 S. Grey Road, Midland, MI 48640-9302
25411837 +CBCS, P.O. Box 2334, Columbus, OH 43216-2334
25411838 +CBM Collections, 300 Rodd Street, Suite 202, Midland, MI 48640-6599
25411839 +Centrex- The Cleaning Professionals, 8465 N. Loomis Road, Coleman, MI 48618-9614
25411842 +Check N Go, 100 Commercial Drive, Fairfield, OH 45014-5556
25411843 +Chemical Bank, 21 East Main Street, Bay City, MI 48708-7495
25411845 +Cintas, 421 Bayliss, Midland, MI 48640-4543
25411848 +Complete Coatings, LLC, 1143 Ashten Street, Beaverton, MI 48612-8820
25411854 +Continental Rental, 1900 South Saginaw Road, Ste. L, Midland, MI 48640-6818
25411855 +Continental Rental Corp., 3865 Wilder Road #5, Bay City, MI 48706-2136
25411856 +Copoco Credit Union, 4265 Wilder Road, Bay City, MI 48706-2242
25411857 +Cottonwood Financial Corporation, 1901 Gateway Drive, Suite 200, Irving, TX 75038-2425
25411858 +Covenant, 1447 N. Harrison, Saginaw, MI 48602-4785
25411859 +Covenant Counseling, 212 W. Wackerly, Ste 200, Midland, MI 48640-3140
25411860 +Covenant Medical Center, P.O. Box 771799, Detroit, MI 48277-1799
25411862 +Credit Services of Michigan, 1982 Hemmeter Road, Saginaw, MI 48638-4637
25411863 +Curtis Yapchai, MD, 1 Genesys Pkwy, Grand Blanc, MI 48439-8065
25411865 +Diversified Consultants, Inc., P.O. Box 1391, Southgate, MI 48195-0391
25411867 +Dr. Jeffrey DeClaire MD, Attn: 9042K, P.O. Box 14000, Belfast, ME 04915-4033
25411866 +Dr. Jeffrey DeClaire MD, P.O. Box 14099, Belfast, ME 04915-4034
25411868 +Family First Credit Union, 1011 N. Michigan, Saginaw, MI 48602-4326
25411870 +First Data, 1307 Walt Whitman Road, Melville, NY 11747-4819
25411871 First Merit Bank, 295 First Merit Circle, Akron, OH 44307
25411874 +Fiserv's Check Recovery Solutions, c/o ARS Portfolio Services, 6400 Main Street,
Buffalo, NY 14221-5858
25411882 +Great Lakes Bay Surgery & Endoscopy, Dept 9509, P.O. Box 30516, Lansing, MI 48909-8016
25411883 Great Lakes Eye Institute, 2393 Schust, Saginaw, MI 48603-1334
25411889 +HSBC/Best Buy, P.O. Box 6497, Sioux Falls, SD 57117-6497
25411884 Henry Ford Health Systems, P.O. Box 55000, Dept 55115, Detroit, MI 48255-0115
25411885 +Henry Ford Medical, P.O. Box 553920, Detroit, MI 48266-0001
25411886 +Hershel's Floor Contracting, 2882 North Hope Road, Midland, MI 48642-7942
25411890 +Independent Bank, P.O. Box 321, Ionia, MI 48846-0321
25411894 +James Hayes, IV, PLC, 916 Washington Avenue, Ste 301, Bay City, MI 48708-5723
25411895 +James M. Dorais D C, 4706 Isabella, Midland, MI 48640-8013
25411902 +MHANHC, 735 East Michigan Ave., Lansing, MI 48912-1474
25411927 MPG, 4000 Wellness Drive, Midland, MI 48640
25411899 +Medical Weightloss, 23625 North Western Highway, Southfield, MI 48075-7711
25411900 Members First Credit Union, P.O. Box 2165, Midland, MI 48641-2165
25411903 +Michael D. Bowen, DDS, 292 E. Saginaw Road, Sanford, MI 48657-9298
25411904 +Michigan Accounts Receivable Collection, P.O. Box 30149, Lansing, MI 48909-7649
25411906 +Michigan Ear Institute, P.O. Box 102594, Atlanta, GA 30368-2594
25411908 +Mid Michigan, P.O. Box 33759, Detroit, MI 48232-3759
25411909 +Mid Michigan Anesthesiology Group, P.O. Box 67000 Dept 103901, Detroit, MI 48267-0002
25411910 +Mid Michigan Health, P.O. Box 33759, Detroit, MI 48232-3759
25411911 +Mid Michigan Health, 4000 Wellness Drive, Midland, MI 48670-1000
25411912 +Mid Michigan Medical Center-Midland, 4000 Wellness Drive, Midland, MI 48670-0001
25411913 +Mid Michigan Tree Service, 1522 Knox Road, Beaverton, MI 48612-8633
25411920 +MidMichigan Health, P.O. Box 33759, Detroit, MI 48232-3759
25411921 +MidMichigan Health, 4000 WellnessDrive, Midland, MI 48670-1000
25411922 +MidMichigan Physicians Group, Physician Billing Services, 320 E Warwick,
Alma, MI 48801-1014
25411924 +MidMichigan Physicians Group, 4000 Wellness Drive, Midland, MI 48670-2000
25411923 +MidMichigan Physicians Group, 2618 West Sugnet, Midland, MI 48640-2647
25411914 +Midland Animal Clinic, 1500 E Patrick Rd, Midland, MI 48642-5794
25411915 +Midland Area Credit Union, 917 S. Saginaw, Midland, MI 48640-8976
25411916 +Midland Daily News, 124 S. McDonald St., Midland, MI 48640-5161
25411917 +Midland Eye Care, 5908 Eastman Avenue, Midland, MI 48640-6748
25411919 +Midland Radiology, P.O. Box 7150, Traverse City, MI 49696-7150
25411926 +Modernistic, P.O. Box 81181, Lansing, MI 48908-1181
25411931 +NW Pathology Consultants PC, P.O. Box 670114, Detroit, MI 48267-0114
25411928 +National Recoveries Inc., 14735 Highway 65 NE Suite 100, Andover, MN 55304-4886
25411930 North Shore Agency, P.O. Box 9205, Old Bethpage, NY 11804-9005

25411935 +PNC Bank, N.A., P.O. Box 3180, Pittsburgh, PA 15230-3180
 25411933 +Physical Therapy & Rehab, 555 West Wackerly Road, #2600, Midland, MI 48640-4710
 25411936 +Preferred Chiropractic of Midland, 214 West Wackerly Street, Ste. 100, Midland, MI 48640-2795
 25411937 Progressive Leasing, P.O. Box 413110, Salt Lake City, UT 84141-3110
 25411938 +Providence Park Anesthesia, 47601 Grand River Ave, Novi, MI 48374-1233
 25411939 +Providence Park Anesthesia, P.O. Box 674121, Detroit, MI 48267-4121
 25411940 +Provident Bank, P.O. Box 1844, Cincinnati, OH 45274-0001
 25411941 +Quadsil, Inc./RavenLabs LLC, 210 Arrow Cove, Midland, MI 48642-6950
 25411946 +RMP Services, P.O. Box 13129, Lansing, MI 48901-3129
 25411945 +Richards & Ribitch, 1020 East Illinois Street, Mount Pleasant, MI 48858-2911
 25411948 +Santander Consumer USA, P.O. Box 961288, Fort Worth, TX 76161-0288
 25411950 +Security Credit Service, P.O. Box 1156, Oxford, MS 38655-1156
 25411951 +Sprint, P.O. Box 660075, Dallas, TX 75266-0075
 25411952 +St. Joseph Mery, P.O. Box 993, Ann Arbor, MI 48106-0993
 25411953 +Sterling Jewelers Inc./Osterman Jewelers, 375 Ghent Road, Akron, OH 44333-4601
 25411954 Student Assistance Corporation, P.O. Box 9570, Wilkes Barre, PA 18773-9570
 25411960 TLC Resorts Membership Billing, P.O. Box 78843, Phoenix, AZ 85062-8843
 25411959 +TLC Resorts Membership Billing, 5401 N Pima Road, Suite 150, Scottsdale, AZ 85250-2630
 25411961 +TLC Resorts Vacation, 5401 North Prima Road, Ste. 150, Scottsdale, AZ 85250-2630
 25411962 +TLC Resorts Vacation Club, 101 Convention Center Drive, Ste. 200, Las Vegas, NV 89109-2016
 25411958 +The Shores at Lake Travis, 1917 American Drive, Leander, TX 78645-7802
 25411963 +TruGreen, 6272 Taylor Drive, Flint, MI 48507-4682
 25411964 +U.S. Attorney-IRS Division, 101 First Street, Suite 200, Bay City, MI 48708-5747
 25411966 +United States Postal Service, 225 N. Humphreys Blvd Ste 501, Memphis, TN 38188-1001
 25411969 Wells Fargo Home Mortgage, 7255 Baymeadows Way, Des Moines, IA 50306
 25411973 +Why Not Lease It?, 1750 Elm Street Ste 1200, Manchester, NH 03104-2907
 25411974 +Wildfire Credit Union, P.O. Box 3285, Saginaw, MI 48605-3285
 25411975 +Wixom Lake Diner, 829 Pawtucket Drive, Hope, MI 48628-9716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ecf@mcreinert.com Jun 27 2018 22:35:31 Joshua M. Reinert, Reinert & Reinert,

3434 Davenport Avenue, Saginaw, MI 48602
 25411823 EDI: CINGMIDLAND.COM Jun 28 2018 02:33:00 AT&T Mobility, P.O. Box 6416, Carol Stream, IL 60197-6416
 25411824 +EDI: CINGMIDLAND.COM Jun 28 2018 02:33:00 AT&T Wireless, P.O. Box 8229, Aurora, IL 60572-8229
 25411817 +E-mail/Text: bankruptcy@rentacenter.com Jun 27 2018 22:36:31 Acceptance Now, 5501 Headquarters Dr., Plano, TX 75024-5837
 25411818 +Fax: 864-336-7400 Jun 27 2018 22:52:29 Advance America, 913 South Saginaw Road, Midland, MI 48640-4602
 25411820 +EDI: GMACFS.COM Jun 28 2018 02:33:00 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
 25411821 +E-mail/Text: bky@americanprofit.net Jun 27 2018 22:36:12 American Profit Recovery, 34405 W. 12 Mile Road Ste 379, Farmington Hills, MI 48331-5608
 25411827 EDI: BANKAMER.COM Jun 28 2018 02:33:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
 25411826 +EDI: BANKAMER.COM Jun 28 2018 02:33:00 Bank of America, Attn: Correspondence, Unit/CA6-919-02-41, P.O. Box 5170, Simi Valley, CA 93062-5170
 25411846 EDI: CITICORP.COM Jun 28 2018 02:33:00 Citibank Usa, Citicorp Credit, Services/Attn: Centralize, P.O. Box 20507, Kansas City, MO 64195
 25411957 E-mail/Text: bankruptcy@cottonwoodfinancial.com Jun 27 2018 22:35:36 The Cash Store, 3220 Tittabawassee Road, Saginaw, MI 48604
 25411835 +EDI: CAPITALONE.COM Jun 28 2018 02:33:00 Capital One Bank, Attn: Bankruptcy Dept., P.O. Box 30285, Salt Lake City, UT 84130-0285
 25411836 EDI: CAPITALONE.COM Jun 28 2018 02:33:00 Capital One Bank (USA), N.A., P.O. Box 60599, City of Industry, CA 91716-0599
 25411840 E-mail/Text: bmg.bankruptcy@centurylink.com Jun 27 2018 22:36:01 CenturyLink, P.O. Box 4300, Carol Stream, IL 60197-4300
 25411841 +EDI: CAUT.COM Jun 28 2018 02:33:00 Chase Auto, Attn: National Bankruptcy Dept, P.O. Box 29505, Phoenix, AZ 85038-9505
 25411844 +EDI: CHRYSLER.COM Jun 28 2018 02:33:00 Chrysler Financial/TD Auto Finance, Attn: Bankruptcy Dept, P.O. Box 551080, Jacksonville, FL 32255-1080
 25411847 +EDI: WFNBB.COM Jun 28 2018 02:33:00 Comenity Bank/Pier One, 4590 E. Broad Street, Columbus, OH 43213-1301
 25411851 +E-mail/Text: tuscolsup@fisglobal.com Jun 27 2018 22:36:20 Complete Payment Recovery, P.O. Box 30184, Tampa, FL 33630-3184
 25411850 +E-mail/Text: tuscolsup@fisglobal.com Jun 27 2018 22:36:20 Complete Payment Recovery, P.O. Box 038997, Tuscaloosa, AL 35403-8997
 25411849 +E-mail/Text: tuscolsup@fisglobal.com Jun 27 2018 22:36:20 Complete Payment Recovery, 3500 5th Street, Northport, AL 35476-4723
 25411852 +E-mail/Text: bankruptcy_notices@cmsenergy.com Jun 27 2018 22:36:03 Consumers Energy, P.O. Box 30079, Lansing, MI 48937-0001
 25411853 +E-mail/Text: bankruptcy_notices@cmsenergy.com Jun 27 2018 22:36:02 Consumers Energy, 3201 East Court Street, Flint, MI 48506-4022
 25411861 +E-mail/Text: bankruptcy@credencerm.com Jun 27 2018 22:36:22 Credence, 17000 Dallas Parkway, Ste. 204, Dallas, TX 75248-1940
 25411864 EDI: DCI.COM Jun 28 2018 02:34:00 Diversified Consultants Inc., P.O. Box 551268, Jacksonville, FL 32255-1268

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

25411869 +EDI: WFNNB.COM Jun 28 2018 02:33:00 Fashion Bug, P.O. Box 182125,
Columbus, OH 43218-2125

25411872 +EDI: AMINFOFP.COM Jun 28 2018 02:33:00 First Premier Bank, 3820 N Louise Avenue,
Sioux Falls, SD 57107-0145

25411873 +EDI: CHASE.COM Jun 28 2018 02:33:00 First USA, P.O. Box 15298,
Wilmington, DE 19850-5298

25411875 EDI: RMSC.COM Jun 28 2018 02:33:00 GE Capital Retail Bank/Synchrony Bank, P.O. Box 965013,
Orlando, FL 32896-5013

25411876 +EDI: RMSC.COM Jun 28 2018 02:33:00 GECRB/JC Penney, Attention: Bankruptcy,
P.O. Box 103104, Roswell, GA 30076-9104

25411877 +EDI: RMSC.COM Jun 28 2018 02:33:00 GECRB/Lowes, Attention: Bankruptcy Department,
P.O. Box 103104, Roswell, GA 30076-9104

25411878 +EDI: RMSC.COM Jun 28 2018 02:33:00 GECRB/PayPal Buyer Credit, Attn: Bankruptcy,
P.O. Box 103104, Roswell, GA 30076-9104

25411879 +EDI: RMSC.COM Jun 28 2018 02:33:00 GEMB/Walmart, Attn: Bankruptcy, P.O. Box 103104,
Roswell, GA 30076-9104

25411880 EDI: PHINAMERI.COM Jun 28 2018 02:33:00 GM Financial, P.O. Box 181145,
Arlington, TX 76096-1145

25411881 +EDI: GMACFS.COM Jun 28 2018 02:33:00 GMAC, P.O. Box 380901, Minneapolis, MN 55438-0901

25411888 +EDI: HFC.COM Jun 28 2018 02:33:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253

25411887 EDI: RMSC.COM Jun 28 2018 02:33:00 Home Design/NAHFA/GECRB, P.O. Box 960061,
Orlando, FL 32896-0061

25411891 +E-mail/Text: bankruptcy@ibcp.com Jun 27 2018 22:35:39 Independent Bank,
230 West Main Street, Ionia, MI 48846-1655

25411893 EDI: IRS.COM Jun 28 2018 02:33:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346

25411896 E-mail/Text: BKRMailOPS@weltman.com Jun 27 2018 22:35:40 Kay Jewelers, P.O. Box 740425,
Cincinnati, OH 45274-0425

25411897 +E-mail/Text: support@ljross.com Jun 27 2018 22:35:40 L.J. Ross & Associates,
P.O. Box 6099, Jackson, MI 49204-6099

25411898 +EDI: DAIMLER.COM Jun 28 2018 02:33:00 Mb Fin Svcs, 801 Warrenville Road,
Lisle, IL 60532-1396

25411905 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jun 27 2018 22:36:20
Michigan Department of Treasury, Collection/Bankruptcy Unit, P.O. Box 30168,
Lansing, MI 48909-7668

25411907 +E-mail/Text: rayrl@michigan.gov Jun 27 2018 22:36:10 Michigan Guaranty Agency,
P.O. Box 30047, Lansing, MI 48909-7547

25411918 +EDI: MID8.COM Jun 28 2018 02:33:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

25411929 +EDI: NAVIENTFKASMSERV.COM Jun 28 2018 02:33:00 Navient, P.O. Box 9500,
Wilkes Barre, PA 18773-9500

25411932 +E-mail/Text: oailegal@outdooradventuresinc.com Jun 27 2018 22:35:38 Outdoor Adventures,
1400 N. Henry Street, Bay City, MI 48706-3645

25415212 +EDI: PRA.COM Jun 28 2018 02:33:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

25411934 E-mail/Text: bankruptcy@pinnaclerecovery.com Jun 27 2018 22:36:37 Pinnacle Recovery,
P.O. Box 130848, Carlsbad, CA 92013-0848

25411942 +E-mail/Text: Supportservices@receivablesperformance.com Jun 27 2018 22:36:23
Receivables Performance, 20816 44th Avenue W, Lynnwood, WA 98036-7744

25411943 E-mail/Text: Supportservices@receivablesperformance.com Jun 27 2018 22:36:23
Receivables Performance Management, LLC, P.O. Box 1548, Lynnwood, WA 98046-1548

25411944 +E-mail/Text: bankruptcy@huntington.com Jun 27 2018 22:35:50 Republic Bank,
328 S. Saginaw Street, Flint, MI 48502-1926

25411955 +EDI: RMSC.COM Jun 28 2018 02:33:00 SYNCEB/Home Design CE/Appl, P.O. Box 965036,
Orlando, FL 32896-5036

25411956 +EDI: RMSC.COM Jun 28 2018 02:33:00 SYNCEB/Suzuki Installment, P.O. Box 6153,
Rapid City, SD 57709-6153

25411947 +EDI: NAVIENTFKASMSERV.COM Jun 28 2018 02:33:00 Sallie Mae, Attn: Claims Department,
P.O. Box 9500, Wilkes Barre, PA 18773-9500

25411949 +EDI: SEARS.COM Jun 28 2018 02:33:00 Sears/CBSD, P.O. Box 6189,
Sioux Falls, SD 57117-6189

25411965 +E-mail/Text: EBankruptcy@UCFS.NET Jun 27 2018 22:36:35 United Direct Finance,
865 Bassett Road, Westlake, OH 44145-1194

25411967 +EDI: VERIZONCOMB.COM Jun 28 2018 02:34:00 Verizon, 500 Technology Drive, Ste. 550,
Saint Charles, MO 63304-2225

25411968 +EDI: VERIZONCOMB.COM Jun 28 2018 02:34:00 Verizon Wireless, 500 Technology Dr. Ste 550,
Saint Charles, MO 63304-2225

25411970 EDI: WFFC.COM Jun 28 2018 02:33:00 Wells Fargo Home Mortgage, P.O. Box 14411,
Des Moines, IA 50306-3411

25411971 EDI: WFFC.COM Jun 28 2018 02:33:00 Wells Fargo Home Mortgage, P.O. Box 14507,
Des Moines, IA 50306-3507

25411972 EDI: WFFC.COM Jun 28 2018 02:33:00 Wells Fargo Home Mortgage, P.O. Box 9065,
Temecula, CA 92589-9065

25411976 +E-mail/Text: WFB.Bankruptcy@cabelas.com Jun 27 2018 22:36:33 Worlds Foremost Bank,
4800 NW 1st Street, Lincoln, NE 68521-4463

TOTAL: 62

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

25411830* ++BEAUMONT HEALTH SYSTEM, PO BOX 5042, TROY MI 48007-5042
(address filed with court: Beaumont Hospital, 750 Stephenson Hwy, P.O. Box 5042,
Troy, MI 48007)

25411892* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Service, SBSE/Insolvency Unit,
P.O. Box 330500 Stop 15, Detroit, MI 48232)

25411901* +Members First Credit Union, P.O. Box 2165, Midland, MI 48641-2165

25411925 ##Midwest Water Treatment, 615 S. Almer Street, Caro, MI 48723-1810

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 27, 2018 at the address(es) listed below:

Joshua M. Reinert on behalf of Joint Debtor Cheryl Lynn Ramirez ecf@mcreinert.com,
mcreinert@msn.com
Joshua M. Reinert on behalf of Debtor Terry Matthews Ramirez ecf@mcreinert.com,
mcreinert@msn.com
Thomas McDonald ecf@mcdonald13.org

TOTAL: 3